

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Marcia Carter
Debtor

Case No. 23-01884-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 10, 2025

User: AutoDocke
Form ID: pdf010

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2025:

Recip ID	Recipient Name and Address
db	Marcia Carter, 2301 White Oak Drive West, East Stroudsburg, PA 18301-8380
5566802	Geisinger, PO Box 98154, Boston, MA 02298-3154
5566803	Home Depot Credit Services, PO Box 6405, Dallas, TX 75265
5566804	Law Office of David J. Harris, 69 Public Square, Suite 700, Wilkes Barre, PA 18701

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BankruptcyECFMail@mccalla.com	Jul 10 2025 18:46:00	U.S. Bank Trust National Association, not in its i, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5562324	+ Email/Text: bankruptcy@acacceptance.com	Jul 10 2025 18:46:00	American Credit Acceptance, 961 East Main Street, Spartanburg SC 29302-2149
5566798	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 10 2025 18:54:31	Best Buy, PO Box 6204, Sioux Falls, SD 57117-6204
5566799	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 10 2025 18:54:53	Capital One, PO Box 71087, Charlotte, NC 28272-1087
5564616	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 10 2025 18:55:12	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5566800	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 10 2025 18:55:14	Capital One/BJs, PO Box 30285, Salt Lake City, UT 84130-0285
5566801	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 10 2025 18:54:31	Citibank, PO Box 9001037, Louisville, KY 40290-1037
5564656	Email/PDF: resurgentbknofications@resurgent.com	Jul 10 2025 18:54:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5566806	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 10 2025 18:55:10	Lowe's, PO BOX 530914, Atlanta, GA 30353-0914
5562279	Email/Text: BankruptcyECFMail@mccalla.com	Jul 10 2025 18:46:00	U.S. Bank Trust National Association, not in its, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5566807	+ Email/PDF: cbp@omf.com	Jul 10 2025 18:55:12	One Main Financial, 6801 Colwell Blvd, Mail Stop NTSB-2320, Irving, TX 75039-3198
5566059	+ Email/PDF: cbp@omf.com	Jul 10 2025 18:54:51	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
5575090	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 10 2025 18:54:37	Portfolio Recovery Associates, LLC, POB 12914,

			Norfolk VA 23541
5566808	^ MEBN	Jul 10 2025 18:39:55	PP&L, 827 Hausman Road, Allentown, PA 18104-9392
5562254	Email/PDF: resurgentbknofications@resurgent.com	Jul 10 2025 18:54:37	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5566810	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 10 2025 18:54:58	Synchrony Bank/Lowes, 170 West Election Road, Suite 125, Draper, UT 84020-6425
5566809	Email/Text: sw.bankruptcy@sherwin.com	Jul 10 2025 18:46:00	Sherwin Williams, 101 W. Prospect Ave, Cleveland, OH 44115
5573556	^ MEBN	Jul 10 2025 18:39:50	U.S. Bank Trust National Association et al, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5566811	^ MEBN	Jul 10 2025 18:39:52	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
5561371	^ MEBN	Jul 10 2025 18:39:58	US Bank Trust National Association, c/o Fay Servicing, 425 S. Financial Place, 20th Flr, Chicago, IL 60605-1000

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5566805		Lehigh Valley Health Network, PO Box 981006, NY 12298-1008
5562280	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court.; U.S. Bank Trust National Association, not in its, c/o MCCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5614012	*	U.S. Bank Trust National Association, et al., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5566812	*+	US Bank Trust National Association, c/o Fay Servicing, 425 S. Financial Place, 20th Flr, Chicago, IL 60605-1000

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSRMF MH Master Participation Trust II bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com

District/off: 0314-5
Date Rcvd: Jul 10, 2025

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Robert Glazer, Esq
on behalf of Debtor 1 Marcia Carter usbcglazer@gmail.com

United States Trustee
ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re: : **Chapter 13**
:
Marcia Carter, : **Case No. 5:23-bk-01884-MJC**
:
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Debtor. :
:

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**ORDER GRANTING IN PART AND DENYING IN PART
TRUSTEE’S MOTION TO DISMISS CASE WITH PREJUDICE**

AND NOW, upon consideration of the Trustee’s Motion to Dismiss Case With Prejudice, Doc. 78 (“Motion”), after counsel's certification that proper notice was provided to all parties entitled to notice, and no responses having been filed thereto;

AND, after a hearing held on July 10, 2025;

AND, for the reasons stated on the record;

It is hereby **ORDERED** that:

The Motion is **GRANTED IN PART** and **DENIED IN PART** as follows:

1. The Motion is **GRANTED** as to dismissal of the above-captioned case.
2. The Motion is **DENIED** as to Trustee’s request for dismissal of the above-captioned case with prejudice.

By the Court,



Mark J. Conway, Bankruptcy Judge
Dated: July 10, 2025